#### 

**Order of Discharge** 

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

lan Van Reenen aka lan Vanreenen, fka lan Van Reenen Jr Brianne Elaine Van Reenen aka Brianne Elaine Vanreenen, fka Brianne E Jamison

9/11/24

By the court: Robert L. Jones

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318 Order of Discharge page 1

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

# Case 24-50120-rlj7 Doc 19 Filed 09/14/24 Entered 09/14/24 23:19:51 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Northern District of Texas

In re: Case No. 24-50120-rlj

Ian Van Reenen Chapter 7

Brianne Elaine Van Reenen

Debtors

# CERTIFICATE OF NOTICE

District/off: 0539-5 User: admin Page 1 of 3
Date Rcvd: Sep 12, 2024 Form ID: 318 Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

<b>Recip ID</b> db/jdb	Recipient Name and Address Ian Van Reenen, Brianne Elaine Van Reenen, 513 Clubview Dr, Levelland, TX 79336-6311
cr +	Sydney Crane, 1714 102nd St. #B, Lubbock, TX 79423-5004
20484392	Bankers Healthcare Group, LLC / ApexCard, c/o Cardmember Services, Po Box 332509, Murfreesboro, TN 37133-2509
20484394	Betsy Bass, 3310 20th St, Lubbock, TX 79410-1412
20484395	Bookshop.org, c/o Bookshop, Inc., 463 Lincoln Pl # 200, Brooklyn, NY 11238-6201
20484398	Cheryl Ann Brewer, 9805 Grover Ave, Lubbock, TX 79424-3805
20484400	Doc Tweedy, 25 Parklane Dr, Ransom Canyon, TX 79366-2214
20484401 +	Don Hammons, 34 Jamestown Dr., Searcy, AR 72143-7104
20484404	Gary Goff, 8404 Genoa Ave, Lubbock, TX 79424-3613
20484405	Hockley County Tax Office, c/o Perdue, Brandon, et. al., Po Box 817, Lubbock, TX 79408-0817
20484406	IngramSpark, c/o Ingram Content Group, 1 Ingram Blvd, La Vergne, TN 37086-3629
20484408	James Villanueva, 355 W Panhandle St, Slaton, TX 79364-3411
20484409	Jenni Avery, 4804 120th St, Lubbock, TX 79424-8452
20484410	Jenny Paxton, 3001 Pointer Ln Unit 11b, Odessa, TX 79765-2196
20484411	John Brown, 2501 61st St, Lubbock, TX 79413-5647
20484412 +	Jordyn Moore, 5728 37th Street, Lubbock, TX 79407-4013
20484413	Kayla Willis, Po Box 1341, Saratoga, WY 82331-1341
20484414	Kellie Robinson, 3710 134th St, Lubbock, TX 79423-6156
20484415	Kenlea Barnes, 718 Park Blvd Apt 3, Baton Rouge, LA 70806-5356
20484416	Landry & Jacobs, LLC, 50 N Laura St Ste 2500, Jacksonville, FL 32202-3646
20484417	Lauren Koetting, 4709 79th St, Lubbock, TX 79424-3205
20484419 +	Lisa Brewer, 5412 71st Street, Lubbock, TX 79424-2000
20484420 +	Magen Cantwell, 302 W. Franklin, Alvord, TX 76225-5302
20484421	Mark Bearden, 5917 67th St Apt 204, Lubbock, TX 79424-2972
20484422	Mark Wentling, 2320 57th St, Lubbock, TX 79412-2532
20484423	Max L Knight, 4351 Knollpass, San Antonio, TX 78247-2154
20484424	Michael Wenzler, 3948 E Fenbrook Ln, Bloomington, IN 47401-7738
20484427	Nancy Ormon, 10608 Winston Ave, Lubbock, TX 79424-7415
20484429	Paul Bullock, 2215 32nd St, Lubbock, TX 79411-1719
20484430	Payne, Powell & Truitt Law Group, 2529 74th St, Lubbock, TX 79423-1405
20484431 +	Plains Realty Investments, LLC, Attn: Dustin Jones, 6824 Wayne Ave. Ste. 3, Lubbock, TX 79424-1649
20484432	Rafe Foreman, 81 E Canyonview Dr, Ransom Canyon, TX 79366-2308
20484433	Richard Young, 4108 Galt Ave, Fort Worth, TX 76109-4707
20484434 +	Sarah Mattison, 9745 Grand Teton Drive Unit 3086, Las Vegas, NV 89166-1025
20484436	Sydney Crane, 1714 102nd St Apt B, Lubbock, TX 79423-5004
20484441	Valerie Hill, 2706 21st St, Lubbock, TX 79410-1521
20484446	Wild Lark Strategies, LLC d/b/a Wild Lark Books, 513 Clubview Dr, Levelland, TX 79336-6311
20484447	Yvonne Hazelton, 207 Montclair Ave, Tulsa, OK 74104-2127
20484448	Yvonne Racz-Key, 2813 22nd St, Lubbock, TX 79410-1619
mom. +	
TOTAL 20	

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID Notice Type: Email Address tr + EDI: QMLMCDONALD.COM

Sep 13 2024 01:27:00 Myrtle Davis McDonald, 3305 66th St., Suite 3,

# Case 24-50120-rlj7 Doc 19 Filed 09/14/24 Entered 09/14/24 23:19:51 Desc Imaged Certificate of Notice Page 4 of 5 User: admin Pag

District/off: 0539-5 User: admin Page 2 of 3
Date Rcvd: Sep 12, 2024 Form ID: 318 Total Noticed: 67

	Email/Text: USBANK_bkmail@ecf.epiqsystems.com		Lubbock, TX 79413-5736
cr		Sep 12 2024 21:35:00	U.S. BANK NATIONAL ASSOCIATION, 2800 Tamarack Road, Owensboro, KY 42301, UNITED STATES
20484387	Email/PDF: bncnotices@becket-lee.com	Sep 12 2024 21:58:07	American Express, Po Box 981535, El Paso, TX 79998-1535
20484388	Email/PDF: bncnotices@becket-lee.com	Sep 12 2024 21:46:49	American Express, Attn: Correspondence / Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
20484389	Email/Text: tsommer@cybersource.com	Sep 12 2024 21:36:00	Authorize.net, Po Box 8999, San Francisco, CA 94128-8999
20484391	Email/Text: bankruptcy@bhg-inc.com	Sep 12 2024 21:34:00	Bankers Healthcare Group, LLC, 10234 W State Road 84, Davie, FL 33324-4202
20484390	Email/Text: bankruptcy@bhg-inc.com	Sep 12 2024 21:34:00	Bankers Healthcare Group, LLC, 201 Solar St, Syracuse, NY 13204-1425
20484393	EDI: TSYS2	Sep 13 2024 01:27:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
20484396	EDI: CAPITALONE.COM	Sep 13 2024 01:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake Cty, UT 84130-0285
20484402	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Sep 12 2024 21:35:00	Firstmark Serviced Trust, Po Box 82522, Lincoln, NE 68501-2522
20484403	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Sep 12 2024 21:35:00	Firstmark Services, Attn: Bankruptcy, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
20484407	EDI: IRS.COM	Sep 13 2024 01:27:00	IRS (Internal Revenue Service), Special Procedures - Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
20484397	EDI: JPMORGANCHASE	Sep 13 2024 01:27:00	Chase Bank, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
20484386	EDI: JPMORGANCHASE	Sep 13 2024 01:27:00	Amazon / Chase Bank, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
20484418	EDI: LENDNGCLUB	Sep 13 2024 01:27:00	Lending Club, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2802
20484426	Email/Text: e-service@mosslawfirmpc.com	Sep 12 2024 21:35:00	Moss Law Firm P.C., Po Box 65020, Lubbock, TX 79464-5020
20484425	Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2024 21:35:00	Midland Credit Mgt. / Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
20484428	Email/Text: dawn.theiss@usdoj.gov	Sep 12 2024 21:36:00	Office of the U.S. Attorney, Attorney-In-Charge, 1205 Texas Ave, Lubbock, TX 79401-4037
20484435	Email/Text: courts@scott-pc.com	Sep 12 2024 21:36:00	Scott & Associates, PC, Po Box 115220, Carrollton, TX 75011-5220
20484437	Email/Text: payroll.corp@globalpay.com	Sep 12 2024 21:35:00	TSYS, 1 Tsys Way, Columbus, GA 31901-4222
20484439	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Sep 12 2024 21:35:00	US Bank, Po Box 21948, Eagan, MN 55121-0948
20484438	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 12 2024 21:35:00	U.S. Dept of Ed. / Nelnet, Attn: Bankruptcy Claims, Po Box 82561, Lincoln, NE 68501-2561
20484440	EDI: USBANKARS.COM	Sep 13 2024 01:27:00	US Bank, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
20484442	Email/Text: vci.bkcy@vwcredit.com	Sep 12 2024 21:35:00	Volkswagen Credit, Inc., Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
20484444	EDI: WFFC2	Sep 13 2024 01:27:00	Wells Fargo, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517
20484443	EDI: WFFC2		

Case 24-50120-rlj7 Doc 19 Filed 09/14/24 Entered 09/14/24 23:19:51 Imaged Certificate of Notice Page 5 of 5

District/off: 0539-5 User: admin Page 3 of 3 Date Rcvd: Sep 12, 2024 Form ID: 318 Total Noticed: 67

> Sep 13 2024 01:27:00 Wells Fargo, Attn: Bankruptcy, Po Box 10347,

Des Moines, IA 50306-0347

20484445 EDI: WFFC2

Sep 13 2024 01:27:00

Wells Fargo Bank, MAC X2303-01A, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

20484449 Email/Text: bkfilings@zwickerpc.com

Sep 12 2024 21:36:00

Zwicker & Associates, P.C., 80 Minuteman Rd,

Andover, MA 01810-1008

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

20484385 Adrian Poradek, Address Unknown 20484399 Christopher Hooten, Address Unknown

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name **Email Address** 

Myrtle Davis McDonald

myrtlemcdonald1@gmail.com mmcdonald@ecf.axosfs.com

Sam C. Gregory

on behalf of Joint Debtor Brianne Elaine Van Reenen

ndtx@lubbockbankruptcy.net; ndtx3@lubbockbankruptcy.net; samcgregorypllc@jubileebk.net and the property of t

Sam C. Gregory

on behalf of Debtor Ian Van Reenen ndtx@lubbockbankruptcy.net;ndtx3@lubbockbankruptcy.net;samcgregorypllc@jubileebk.net

United States Trustee

ustpregion06.da.ecf@usdoj.gov

TOTAL: 4